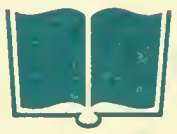
*f380
M53
MERCHANTS' ASSOCIATION
REVIEW

CALIFORNIANA



SAN FRANCISCO
PUBLIC LIBRARY

REFERENCE BOOK

Not to be taken from the Library

814 Central Ave

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 10. SAN FRANCISCO, CAL., FEBRUARY, 1906. No. 114.

DIRECTORS STATE CONCLUSIONS ON THE CITY'S STREET RAILWAY SITUATION.

San Francisco's Pressing Need of Rapid Transit, Forces the Merchants' Association Board to the Belief that a Complete Overhead Trolley System Should be Permitted, as the Only Practical Solution of the Problem.

To the Members of the Merchants' Association:

Your Directors hereby submit the vote of the membership of the Merchants' Association on the recommendations embodied in the report of Mr. William Barclay Parsons for the best practicable method of improving the street railway system of San Francisco.

TOTAL VOTE OF MEMBERS, 364.

1—Do you favor Mr. Parsons' view of a uniform system of overhead trolley lines, throughout the entire city, including a central line of ornamental trolley poles, with lights furnished by the Railroad Company, between the tracks on Market street, and a trolley line with ornamental poles and lights furnished by the Railroad upon Sutter street?

Votes received.....Yes, 121; No, 204.

2—Do you favor an overhead trolley system throughout the city except on Market street?

Votes received.....Yes, 67; No. 212

3—Do you favor the underground conduit system for Market street and for the streets with cable lines leading into Market street in the central downtown district and in the adjacent residence district, the remainder of the system to be overhead trolley?

Votes received.....Yes, 198; No, 84

4—Irrespective of what shall be done on any other streets, which system do you favor for Sutter street: (a) an underground conduit, or (b) an overhead trolley line if equipped with ornamental poles and lights furnished free by the Railroad Company, or (c) an improved cable system?

	Underground Conduit.	Trolley.	Cable.
First Choice	217	93	5
Second Choice	42	83	62
Third Choice	7	14	84

5—Do you favor changing the cable lines on Nob Hill to electric lines by tunneling the hill and constructing a winding driveway with parks on California street, as proposed in Mr. Parsons' report?

Votes received .....Yes, 158; No, 140

We regret exceedingly that so small a number of our members voted upon this important subject. Returns from less than twenty-five per cent cannot be considered decisive. Some members have stated that the question was so technical that they did not feel competent to pass upon it. Others have informed us that they voted without having read any of the reports or addresses printed by the Association. Apparently, the great majority has preferred to let the Board of Directors wrestle with the problem, content to rely upon its conclusions.

We have given much study to the subject. We started out with a vigorous opposition to overhead wires. We labored to effect the removal of all that could be removed. We were unanimously in favor of the underground conduit system. The reports of Mr. Grunsky and Mr. Stut on the Geary street reconstruction confirmed our opinion. Then we sought the advice of the highest authority on street traffic whose services could be obtained. We employed Mr. William Barclay Parsons. We intimated to him that we hoped he would find the underground conduit system the best for our needs. He reported in favor of the overhead trolley.

This was contrary to our expectations, but we knew Mr. Parsons' qualifications and experience, his reputation and his character, and we determined to give the whole subject, pro and con, careful consideration.

The most significant fact that confronted us was that the United Railways was decisively opposed to establishing the underground conduit on any street. It based its opposition to that system on the grounds that it increased complexity and introduced a third method; that uniformity of operation was desirable; that in no other way could elasticity of operation be secured; that 98 per cent of all the electric roads

in the cities of the Union were propelled by the overhead trolley; and that this system admittedly gives most efficient service and is less liable to interruption.

The needs of San Francisco demanded prompt action. Her progress depended largely upon the ability of her street cars to carry her people to their homes expeditiously and comfortably. Under no other circumstances can her outlying districts hope to contend against the growth of suburbs across the bay.

We could not but pay serious attention to the fact that the United Railroads had decided against the use of the underground conduit. If it were a case of granting a new franchise, the city could dictate the system to be used, but the railroad companies already have franchises on all the streets on which an improved service is desired. Most of these franchises will not expire for about twenty-three years. The attorneys for the Merchants' Association inform us that *there is no legal way by which the railroads can be compelled to install the underground conduit system on any street,* and we are at last satisfied that this system *cannot be obtained.* If the United Railroads desires, it can keep the present cable system on Market street until the expiration of the franchise. While Sutter street can get along with a cable system (if the residents on the street prefer the cable to the trolley), it is absolutely necessary that some different system be installed on Market street and its tributaries as soon as possible.

It should be remembered that San Francisco is a commercial city, and while every effort should be made to beautify the streets, the city's growth and prosperity should not be sacrificed simply to give the business districts an esthetic appearance.

It is no longer a question of overhead trolley or underground conduit, *but of overhead trolley or cable.* As a choice between the two, we believe it would be better to have an overhead trolley system, of the best type and established under proper conditions, on Market street and in general use throughout the city, than to have the cable occupy our streets for the next twenty-three, or even for the next three years.

We are convinced that the matter is vital to the interests of our city. *Immediate relief is needed.* The strap-hangers are increasing in number, and their discomfort and discontent are growing daily. The cities across the Bay are also growing, for the same reason, and at San Francisco's expense. It is a practical business problem, and sane discussion brings it down to this one point: that the trolley, and the trolley alone, offers the prompt relief that the city must have.

CONCLUSIONS OF THE BOARD.

We are convinced that it is for the best interest of San Francisco that the BEST SYSTEM THAT CAN BE HAD AT THE PRESENT TIME SHOULD BE SECURED, and that it is the duty of the municipality to take all necessary steps to this end, without delay. Therefore, as the result of long deliberation, and after a thorough study of Mr. Parsons' report, and of all the conditions existing here, your Board has unanimously reached the following conclusions:

1. That all cable lines, except those on steep grades, be abolished as soon as possible. Their slot rails and underground construction should be completely removed from the streets, which should be left in the best possible order.

2. That as the overhead trolley appears to be the only possible system that can now be secured for lines with existing franchises, that system should be adopted generally upon certain definite terms.

3. That overhead trolley lines be installed as soon as possible on Market, Valencia, Castro to Twentieth, Haight, Hayes, McAllister, Sutter, Polk, Larkin, Ninth, Montgomery avenue, Powell and Union streets, UNDER THE FOLLOWING CONDITIONS:

(A)—That on Market street, from the Ferries to Castro street, a central line of ornamental poles, with electric lights, of the same design as those used in Cologne, Germany, be placed between the tracks, the lamps on said poles to be kept lighted every night, all night, by the railroad company, free of cost to the city; and that all feed wires be placed underground.

(B)—That only acceptable ornamental side poles be used on all other streets where cable lines are changed to electric, and that all feed wires on these streets be placed underground.

(C)—That the same kind of ornamental trolley poles be substituted for the present unsightly trolley poles on all other electric lines now existing within the district bounded as follows: Devisadero, Seventeenth, Guerrero, Twenty-sixth, Folsom, Tenth, Brannan and the Bay Shore.

(D)—That the company maintain, free of cost to the city, ornamental arc lights, lighted every night and all night, on all poles on the following streets, on which cable lines are changed to trolley: Valencia street; Hayes, from Market to Fillmore; McAllister, Market to Fillmore; Sutter, Market to Polk; Polk, Post to Pacific avenue; Larkin, Market to Post; Ninth, Market to Folsom; Montgomery avenue, Washington to Union; and Powell, Market to Sutter.

(E)—That all cars on the new electric lines substituted for cables be provided with air brakes.

(F)—That the United Railroads shall, within twenty-four months, extend its electric lines into the following outlying districts, over routes to be determined by the Board of Supervisors, provided said Board is willing to grant the company the necessary franchises:

1—Sunset District.

2—University Mound District.

3—South San Francisco, to the drydock at Hunters Point.

4—Golden Gate Valley District (between Van Ness avenue and the Presidio) and along the water front, from Broadway to Montgomery avenue.

(G)—That the horse car line on California street, from Montgomery to the Ferries, be either abolished or changed to an electric line.

(H)—That the horse car lines from the Ferries to Montgomery avenue be abolished, and an electric line substituted.

(I)—That if the property owners on Pacific avenue prefer a cable line to a trolley, improved cars be furnished, and that such cars connect with the Washington street line and go to the Ferries via that route.

In regard to the California street improvement and the change of all hill cable lines to electric by tunnels through Nob Hill, we believe this improvement entirely practicable, and probably at some future time the city may find it desirable to construct such tunnels. The winding driveway up California street would be a unique feature and would be a great improvement at a small cost. The tunnel, however, would be a costly matter and this improvement can be postponed until the more needed changes in our street car system are secured.

As far as Sutter street is concerned, we believe that the improved service and the lighting of that street free of cost to the city by an arc lamp on every pole, will benefit the street and the business houses there far more than the system of construction and ornamental poles recommended by Mr. Parsons will disfigure it.

To recapitulate:

1. The city needs street railway improvements immediately.

2. We are convinced that she cannot get them through the underground conduit system, no matter how desirable that system might be.

3. The only thing that offers is the overhead trolley, and the city would better take that than endure the cables for, perhaps, another generation, and suffer the irretrievable damage of arrested development at the most promising period of its history.

The United Railroads has announced that it is ready to disburse eight millions in betterment of its system as soon as a decision can be

reached as to how the money may be spent. San Francisco needs that money spent in the most effective way, and spent while it will do some good. In recommending that the company be permitted to install the overhead trolley system generally, and in modern form, we feel that we are acting in accordance with the highest scientific authority, and for the best interests of San Francisco; and we feel that whatever may be the criticisms to which this action may be subjected, time and the sober second thought of the people will prove that we were right.

The Board of Directors of the Merchants' Association of San Francisco.

C. S. BENEDICT,
DAVID BUSH,
FOSTER P. COLE,
ANDREW M. DAVIS,
GEORGE A. DOW,
J. A. EVELETH,
M. GREENEBAUM,
F. J. KOSTER,
BYRON MAUZY,
P. C. ROSSI,
W. M. SEARBY,
ROBERT H. SWAYNE,
I. O. UPHAM,
F. H. WHEELAN,
FRANK J. SYMMES, President.

L. M. KING, Secretary.

MARKET STREET AT MONTGOMERY, LOOKING UP POST, 35 YEARS AGO.

THE SAME [illegible] LOOKING [illegible] MARKET [illegible] PHOTOS [illegible] WATE[illegible]

TO MAKE SAN FRANCISCO HEADQUARTERS FOR THE WORLD'S TRADE IN THE PACIFIC.

Improvement of the Waterfront will be Taken in Hand, and Plans will be Made and Promoted to Give Shipping at this Port Facilities Equal to Any in the World.

The Merchants' Association has appointed Mr. R. H. Swayne, of the firm of Swayne, Hoyt & Co., its delegate to the conference to be called by the San Francisco Real Estate Board, to devise means for the improvement of San Francisco Harbor. Other organizations invited to send delegates, are, the Chamber of Commerce, the San Francisco Labor Council, State Board of Trade, San Francisco Building Trades Council, San Francisco Board of Trade, Association for the Improvement and Adornment of San Francisco, Waterfront Federation, California Promotion Committee, Merchants' Exchange, Commonwealth Club, and the Manufacturers' and Producers' Association.

The date of the conference will be fixed as soon as the delegates have been selected.

Already the enterprise is well under way, with such men behind it as W. J. Bartnett and Thomas Magee and President J. R. Howell of the Real Estate Board.

LARGE SUM SUBSCRIBED

Nearly $5000 has already been subscribed toward a fund of $15,000, to pay the fees of a board of engineers and defray the general cost of surveys and plans. Mr. Bartnett has subscribed $1000, Mr. Magee $500, Mrs. Oelrichs and Mrs. Vanderbilt will each subscribe $500, Mr. M. C. Harris of the American Dredging Company will contribute $500, and more if it is needed. The balance should not be difficult to raise. Within a few months the engineers should be at work, and the community should soon thereafter have a definite plan for a development that will prepare San Francisco to take its destined place with New York and London, as one of the world's most important seaports.

REAL ESTATE BOARD ACTS

The San Francisco Real Estate Board, on January 10, adopted these resolutions:

Whereas, there has been brought to the attention of this Board, a movement on the part of certain of the citizens of the City and County of San Francisco, to establish plans for the complete and final improvement of the water front of the City and County of San Francisco; and

Whereas, the said movement comprehends the necessity of the appointment of a Board to prepare such plans and to secure the support of the United States Government, the State of California and the City and County of San Francisco, to such improvement; and

Whereas, it will be necessary for funds to be raised to defray the expenses which shall be incurred; and

Whereas, this Board believes that the permanent and complete improvement of the water front of San Francisco is of vast importance to the welfare of the City and County of San Francisco, and to the welfare of the State of California; now, therefore, be it

Resolved, that this Board approve said movement for such improvement; and be it further

Resolved, that this Board take such steps as shall be proper to aid, assist and promote the said improvement; and be it further

Resolved, that this Board as an entirety, and that all of the members thereof, assist in every proper manner to bring said movement to the attention of the organizations and citizens of the State of California for the purpose of securing their approval and assistance; and be it further

Resolved, that a copy of these resolutions be sent to each of the following organizations, with the request that one delegate be appointed from each organization, to meet with a delegate from the San Francisco Real Estate Board, to take such action as will be necessary to carry out the plans proposed in these resolutions:

Chamber of Commerce,
San Francisco Labor Council,
State Board of Trade,
San Francisco Building Trades Council,
San Francisco Board of Trade,
Association for the Improvement and Adornment of San Francisco,
Waterfront Federation,
California Promotion Committee,

Merchants Association,
Merchants' Exchange,
Commonwealth Club,
Manufacturers' and Producers' Association.

and be it further

Resolved, that Mr. Thomas Magee be and he is hereby named as the delegate to represent the San Francisco Real Estate Board.

J. R. HOWELL, President.

Attest: B. L. CADWALADER, Secretary.

SAN FRANCISCO'S POSSIBILITIES

Back of this action, are the preliminary steps taken by Mr. W. J. Bartnett, first vice-president of the Western Pacific, and the growth of the general idea in the minds of many citizens to whom the needs of commerce at this port, and the possibilities of commercial grandeur for San Francisco if those needs are supplied, have long been evident. The magnitude of the opportunity and the general preliminary requirements of the problem, are well outlined in the following letter from Mr. Marsden Manson, C. E.:

Mr. W. J. Bartnett, New York:

My Dear Sir: In reply to your inquiries regarding the development of the Bay of San Francisco, I submit the following suggestions:

This bay opens through the Golden Gate on an ocean covering some 80,000,000 square miles, and bordered by five great seas. It washes shores which will produce in the near future, the world's greatest commerce. However this commerce may be developed, whether by fleets from San Francisco or from Atlantic and Asian ports, San Francisco must be in a position to handle traffic, supply coal, oil and water, build, overhaul and repair ships more expeditiously, better and cheaper than any other port on the great ocean at her doors.

To this end the broadest studies should be made as to how to develop the shores and adjuncts of the Bay to best meet these requirements. These studies will involve the development of the Bay as a great harbor and commercial mart—not the independent development of San Francisco water front, Oakland Harbor and the various landing and manufacturing sites around the Bay separately, but the development of all those as a unit so that each shall serve its part in the whole and as a supplement to the others.

FOR THE WHOLE BAY

The development of San Francisco Bay as a world's center of commerce and industry should be the supreme end toward which all interests should be directed in systematic and sustained effort. To accomplish this, there should be made a thorough study by a competent commission, and from this should follow a unified plan for the development of the entire Bay and its shores and the concentration of national, state and municipal energies and capital, upon the accomplishment of this plan. The broad outlines of such a plan can be barely suggested:

1. The harmonious development of the Bay so as to best serve the demands of commerce, by rapid, cheap and safe transfer of traffic from ship to rail, and from rail to ship.

2. The development of warehousing facilities so as to make the shores of the Bay the storehouses and distributing points of the products and necessaries of the continents and seas bordering the Pacific Ocean.

3. The provision of every adjunct which serves these needs, such as coal, oil and water, ships' supplies, together with shipbuilding and repairing plants of high capacity and efficiency.

4. The provision of aids to commerce and navigation in the removal of all dangers and obstructions. The establishment of wireless stations at all lighthouses, and the keeping of one or more of the most powerful and efficient tugs always available when life or property is in danger, at the bare cost of service.

This will make San Francisco what her opportunities now offer, the greatest mart on the Pacific Ocean.

This will not come about for the asking, but only by the concerted and sustained energies of her people and capital.

Sincerely yours,
(Signed) MARSDEN MANSON.

Shortly after this letter was written, Mr. Bartnett set forth the general project in a letter to Mr. G. A. Newhall, at that time president of the San Francisco Chamber of Commerce, in a letter, of which the following is a copy:

CONDITIONS OF THE PROBLEM

Waldorf-Astoria Hotel,
New York, Dec. 27, 1905.

Mr Geo. A. Newhall, President San Francisco Chamber of Commerce, 309 Sansome Street, San Francisco:

My Dear Mr. Newhall: As citizens of the State of California, we are interested in the harbor of San Francisco. The proper development of that harbor means much to our State. San Francisco should become the center of American commerce on the Pacific, with its almost illimitable possibilities.

COMPETITION BECOMES ACTIVE

We have formidable rivals. Mr. Hill is building up a great port at Seattle. He has constructed the "Dakota" and the "Minnesota" and intends to secure a large share of the Oriental trade. The Grand Trunk Pacific people are now projecting a new railroad through Canada to the Pacific, where they will have exceptional terminal facilities at a point not far from Port Simpson. This new railroad is intending to secure a share of the Oriental business. The Canadian Pacific have a line of steamers now plying to the Orient. They are competing for the trade of the Orient on favorable terms. Consequently it behooves us to awake and be doing.

Much has been said lately about "San Francisco Beautiful." There is being developed in San Francisco a great deal of municipal spirit. The citizens believe in the destiny of the city. Then why should they not plan in a broad, big way for the city's future, commercially? San Francisco Beautiful and San Francisco Commercial should go hand in hand.

It is a well known fact that San Francisco has been backward in municipal improvement. Her policy has been to pay from year to year for all her improvements. Thus until the past year she has been the only great American city without any bonded indebtedness. The improvement of her harbor has been made from year to year at the expense of the shipping. The shipping of the port is taxed for all improvements that are made on the water front. From year to year the Board of State Harbor Commissioners have struggled to find a sufficiency of funds for the necessary repairs and with which now and then to construct some new wharf or pier. The dockage facilities of San Francisco are entirely inadequate for even her present business. It is a fact that vessels are now obliged from time to time to wait until other vessels have discharged their cargoes. These are matters in which the merchants of San Francisco are immediately and vitally interested, irrespective of plans for the future supremacy of the port.

WATERFRONT "JUST GROWED"

As yet no comprehensive plan has been devised for the future. No means have been provided for building the necessary docks and piers—for constructing harbor facilities such as a great commercial city like San Francisco requires. San Francisco has developed a waterfront line of only nine miles. It is estimated that the waterfront of New York is 400 miles in extent. It is this great waterfront development which has made New York the imperial city of America.

Now as to a remedy for present difficulties and provision for the future: It is essential, first, that dockage charges and other port fees be reduced to the minimum, for it is a fact that shipping is on this account avoiding our port. In order that this may be done, it is absolutely necessary that some comprehensive scheme of harbor improvement be developed. Our thought is that a commission of engineers be selected, to make an exhaustive study of the harbor of San Francisco and devise such plans for its improvement as will be adequate for the coming generations. Work can then be done from year to year in accordance with these plans. In our opinion, in brief, the plans should involve the extension of the seawall on the south side of the city on the waterfront line to Hunters Point, the condemnation of certain property in India Basin and the making of an inland harbor at India Basin. It is estimated that nine miles of waterfront could be added to the waterfront line by this inland harbor. Docks and piers should be constructed on this Basin, and warehouses with proper terminal tracks on the lands adjacent to the Basin. Proper piers of a permanent nature should from time to time be built at such points on the city's waterfront as would be prudent, to give shipping the requisite facilities. The Belt Line of railroad which now runs along the north side of the city should be extended along the waterfront to the Presidio. On the north side of the city the seawall should also be extended and certain breakwaters constructed. The Belt Line of railroad, in our opinion, should pass by subway under Market street in such a manner as would not interfere with the street car facilities and thence as a surface road extend along the waterfront to Hunter's Point, and in time to South San Francisco On the Oakland shore corresponding improvements should be made, and proper piers and docks ultimately constructed. This work would of course be done through a series of years.

MANY BENEFITS

The next question is: How can such a scheme be financed? This improvement would attract shipping to the port of San Francisco, would greatly increase the exports of the State of California, and would ultimately result in economies of transportation, all of which would be to the general benefit of the people of the State. The Government of the United States is also interested in the improvement of the harbor. And very greatly would the improvement benefit the people of San Francisco. In consequence, we believe, the municipality of San Francisco should defray at least one-half the expense and the State of California a large share of the remainder, the balance to be obtained from Congress, for in all likelihood the Federal Government could be induced to assist in this work. The improvement would add many millions to the taxable value of property in San Francisco, and the municipality could readily issue 50-year 3 per cent bonds to whatever amount might be required. And owing to the benefits to be derived by the entire State of California, it would be only just to ask the State to issue similar bonds; this would require proper legislation.

We believe that this plan could be carried through. It may require as much as twenty million dollars ultimately. This money would, however, be expended through a series of years, and the interest would be light. The improvements once made would be permanent. The result would be that the facilities of the port would be enormously increased, the increase moving along concurrently with the needs.

FUND OF $15,000 NEEDED

Now, to begin the accomplishment of this work, we advise that a fund of at least $15,000 be raised to defray the preliminary expenses, for engineers, printing, etc. We suggest that the aid of the San Francisco Chamber of Commerce, the Merchants' Association, the Harbor Commissioners, the Mayor, the Board of Public Works, the California Promotion Committee, the State Board of Trade, and all other civic and political organizations which have for their purpose the advancement of the State of California, be invoked. In the efforts to lead the citizens of the State of California to large and right views on this important subject, we should bear in mind that San Francisco and the entire State of California must begin now to prepare for the commercial expansion which is bound to result from the opening, but a few years hence, of the Panama Canal, and that they must begin now to prepare to secure their proper share of the vast Oriental trade which American enterprise is bound to develop.

We have discussed this plan with a number of citizens of California, and all of them have expressed themselves as being ready to co-operate. As evidence of my willingness to assist in the cause, I will personally contribute $1000 toward the preliminary expenses, making $3000 subscribed to date.

The above considerations are referred to you for the purpose of inviting your co-operation in such ways as may be possible. We feel that this work will immeasurably benefit our City and State. We take pleasure in inviting our friends to join in the effort to bring about its achievement. Please remember that the foregoing plans are merely suggestive. The purpose of this movement is to effect an organization that will perfect plans for the improvement of the harbor on broad and comprehensive lines. We should be pleased to know your views on this subject.

Very sincerely yours,
(Signed) W. J. BARTNETT.

The conference of commercial and other organizations will be well attended, and should result in an impetus to the scheme that will carry it to a swift success. The raising of funds is in the hands of Mr. Thomas Magee, and is progressing rapidly.

ASSOCIATION SUGGESTS AN IMPROVED METHOD OF DESIGNATING STREET CARS.

System of Numbered Lines Would Greatly Assist Strangers in Finding Their Way About the City, and Reduce the Chances of Mistakes.

A DRESDEN STREET-CAR, MARKED BY A NUMBER.

At the suggestion of the Merchants' Association, General Manager Chapman, of the United Railroads, has taken under consideration the matter of providing a simpler and more effective way of designating street cars in San Francisco.

The method suggested by the Association is a combination of the one in use in Dresden and Berlin, with a street and car line directory like that used in Chicago, so that passengers would be able to take the right car and proceed directly to their destinations, without risk of mistake and without having to make inquiries.

NUMBERS USED ABROAD

Writing from Dresden to Secretary King, Mr. F. W. Dohrmann, former president of the Merchants' Association, says:

Dear Mr. King: I send you herewith, photographs of street cars in Dresden, which I had taken for the purpose of calling the attention of the managers of the San Francisco street railways to the use of numbers for designating the different lines, instead of, or rather in addition to the names of the localities which the cars traverse.

I find the numerical system, which I believe was first used in Berlin, and which has recently been introduced here, a great convenience, particularly to one not familiar with this city, and I also learn that the permanent residents are much pleased with the innovation.

Dresden has thirty-two different street car lines. They all belong to and are operated by the city, but formerly belonged to and were operated by two different companies—so the even numbers indicated one company, and the odd numbers the other. The number is displayed, as shown on the photograph, on a disc fifty centimeters in diameter (about twenty inches), so that the black numbers stand out boldly on the white plates (which are of sheet iron) and can readily be distinguished fully a block away.

It seems to me that it need hardly be argued that this simple improvement would be equally advantageous to San Francisco, and that, as the expense is but a trifle, your Association should have no trouble in inducing the street car companies to adopt it without delay.

Of course the cars here are, and should be there also, marked with the name and direction of the line, but it would not be necessary, if they were numbered, to have a different color for each line. It would be easy to use extra cars on any line by attaching the proper number to them.

The public would, before long, use numbers, which are easy to remember and which would tend to prevent errors such as frequently occur, for instance, between the Hayes and Haight street cars.

A further improvement would probably be to have all lines south of Market street, or running southward from Market street, provided with odd numbers, and those running north or northward from Market street with even numbers. Cross-town cars could be provided with a higher number, say from one hundred up, so as to indicate in a general way the direction of each line by its number.

The greatest convenience of the numerical system would be the ease in directing and following directions, when transferring from one line to another, particularly on Market street and at other points where several lines intersect. Passengers would remember the line number easily. The trouble caused by getting on wrong cars would be avoided, and travellers would not become confused by the difficulty of knowing, until it was before them, which of the passing cars they should take.

There should be index lists of all car lines, with their numbers, in each car, and in prominent places. Business houses, hotels, etc, would no doubt display them, or publish them as advertisements in convenient form.

Sincerely yours,
(Signed) F. W. Dohrmann.

DIRECTORY A USEFUL ADJUNCT

It would be well if Mr. Dohrmann's suggestions were adopted, and if there were compiled for San Francisco a street and avenue directory in which the number of the street car line should appear with the name of each street it traverses. Such a directory, in form convenient for the pocket, is in use in the city of Chicago. In the directory the car lines are represented by numbers, although the numbers do not appear upon the cars themselves. The book is an extremely valuable guide to strangers and residents alike, but would be much more convenient if the number of the line were actually carried on the cars.

ASSOCIATION APPROVES

At a recent meeting, the Board of Directors of the Association ordered Mr. Dohrmann's letter and suggestions sent to the United Railroads. The note of transmission says:

January 5, 1906.

Mr. G. F. Chapman, General Manager United Railroads, Rialto Bldg, City:

Dear Sir: I hand you enclosed copy of a communication, and a photograph, received from Mr. F. W. Dohrmann, formerly president of the Merchants' Association, regarding the system in vogue in Dresden of numbering street cars to designate the lines over which the cars run.

The Board of Directors of this Association, at a meeting today, unanimously approved the suggestion that such a system be inaugurated in San Francisco, and directed me to take the matter up with you and urge that the different street car lines here equip their cars with numbers which would indicate the line to which such car belong. Such a system would undoubtedly be a great benefit to the public, as many persons, particularly strangers, have complained about the difficulty of getting about the city on the street cars, owing to their ignorance of the street railway system here, and the number of cars from different lines that traverse portions of some streets, such as Market, Kearny, Post and Mission streets. If the cars were numbered, a stranger wishing to go to McAllister street, would, instead of being told to take a yellow car on Market street, which might be confused with a buff Castro street car, be told to take, say, car No. 9, supposing that to be the number for all McAllister street cars. In a similar manner, parties wishing to take a car on Kearny street in order to go out Mission street, would be directed to take a certain number and thus avoid being carried down Third street, which daily happens.

The cost to the company would be small compared with the benefit to the public, and the Directors sincerely hope that you will give the matter your favorable consideration.

If this system is used here, we might then adopt the system used in Rand, McNally & Co's Guide for Chicago. There, while the individual cars are not numbered, a number is given in the guide, to each line, and the number of the car passing any particular block in the city is printed opposite the street number for that block. A stranger wishing to know what car to take in order to reach a certain address, looks up the block in which that number is located and finding the car number opposite, then looks up that car number in the street guide, which gives him the route traversed by that car, so that he can easily find where to board it.

Awaiting your reply, I am,
Yours very truly,
(Signed) L. M. KING, Secretary.

COMPANY WILL CONSIDER IT

To this communication Mr. Chapman has replied, saying he would be pleased to look into the matter and give it careful consideration.

Probably the matter could be easily arranged in San Francisco. Where cars of one "line" travel different routes, they could be given different numbers. In the case of a numbered street, the car number could be made to correspond, to avoid confusion—for example, all cars

running on Nineteenth street could be numbered "19." As nothing valuable would be gained by having cars numbered consecutively, they could be arbitrarily designated to suit any condition or emergency, the main thing being to substitute numbers for names.

MAKE THEM VISIBLE AT NIGHT

An improvement over the Dresden car sign readily suggests itself, in the shape of an illuminated drum, instead of an iron disc, which would display the numbers at night.

Either device, the directory or the numbering on the car, would be a great convenience alone, as the experience of other cities has demonstrated. Combined, they would give San Francisco a model system of street car designation.

PROGRESS OF WORK UNDER THE BOND ISSUE.

Work on public improvements under the bond issue, has been retarded slightly by the recent heavy rains, but such progress as it has made, has been satisfactory. City Engineer Woodward has had to condemn and reject some material, but probably no more than might be expected on so many large contracts. Close inspection by the Merchants' Association's engineer continues, and he reports progress, to January 18, in detail as follows:

PAVING MISSION ROAD FROM ONANDAGO AVENUE TO THE COUNTY LINE

Work on the roadway under the old contract was completed in the latter part of December. Repairs have been made to the places where inferior binder had been used and where the curbs had settled from grade. The new contract for the end next to the county lines has been started, the work being confined thus far to grading the dirt, setting new curbing and digging catch basins.

PERSIA AVENUE SEWER

Work has progressed steadily during the month, proceeding in two sections. The concrete walls have been covered by a brick arch. Several loads of brick designed for lining the invert, being of inferior quality, were condemned by the City Engineer.

VALENCIA STREET PAVING

The two blocks on the west side of Valencia street, from 18th to 20th streets, have been completed and a concrete base has been laid to 24th street. Asphalt has been laid on the west side of Hill street, and the work of redressing and re-setting the curbs has been commenced on the east side.

LARKIN STREET PAVING

Work on this contract has been confined to re-setting the curbs, paving the gutters, grading and building catch basins.

SIXTH STREET SEWER

The pipe sewer in Moss street has been completed and some progress has been made laying pipe sewer in Russ street and making side sewer connections.

FOURTH STREET SEWER

This work has been delayed somewhat on account of a strike of the laborers employed and the stormy weather during the last week. The piling for the foundation in the block between Brannan and Townsend streets has been finished as far as possible without stopping the cars. Pipe sewer has been laid in concrete in the block between Brannan and Bryant streets on the west side.

MISSION STREET PAVING—FROM SECOND TO FIFTH

This work has been proceeding satisfactorily. The paving of the block on the south side from Third to Fourth streets has been completed. A considerable number of inferior blocks were brought to the ground, and the City Engineer has condemned several thousand. The completed portion of the work is in compliance with the specifications, and satisfactory.

BAKER STREET SEWER

The work on this contract has been of a preliminary character, being confined principally to a coffer dam driven at the outfall, and trenching. Some difficulty has been experienced in getting rid of the water, and thus far the pumps provided have been unable to accomplish it, which has delayed the work.

CALIFORNIA STREET SEWER—FROM TWENTY-FOURTH TO TWENTY-FIRST AVENUES

Work on this contract has been confined to excavating the trench at Lake street and 24th avenue. Construction is waiting on the cement tests now being made by the City Engineer.

PACIFIC STREET PAVING—STOCKTON TO KEARNY STREET

Work on this contract commenced on January 15th. The curbs were taken out to be redressed and the old cobbles were hauled to the Corporation Yard, in compliance with the specifications.

STEVENSON STREET PAVING—BETWEEN THIRD AND FOURTH

This work has started. Arrangements have been made with the contractor by which only one-half of the street will be torn up at the same time. This will permit one-half of the block to be at all times available for the use of teams receiving and delivering goods in the block, and this arrangement will undoubtedly be of great benefit to the mercantile firms who are obliged to use Stevenson street for the shipment of goods.

FORESTRY AT THE PRESIDIO.

A communication has been received from the Presidio Heights Improvement Club, asking the Merchants' Association to assist in the effort to secure from the Federal Government an appropriation for the further improvement of the Presidio. The Board of Directors has, accordingly, instructed the secretary to send the following communication to the California Congressmen:

Dear Sir: The Forestry Commission at the Presidio in San Francisco, is asking for a further appropriation to carry on its work, and we earnestly request your co-operation in securing the necessary aid from Congress.

The Presidio and other Government reservations around San Francisco are rapidly becoming parks that are not only a credit to the Government, but also a matter of pride to this city, but until recently these reservations have been so much neglected in their forestry features as to have been a distinct discredit to the Government.

The Forestry Commission consists of the Commandant and two other officers at the Presidio, and the work that has been heretofore done by them speaks for itself. The Presidio plays a very important part in the contemplated general improvement of San Francisco, and we trust that you will aid this work so far as it is within your power.

Thanking you in anticipation of your co-operation, we remain,

Yours respectfully,
THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.
FRANK J. SYMMES, President.
L. M. KING, Secretary.

ASSOCIATION FAVORS ALL COMPETING RAILROADS.

At a meeting held on Friday, January 19, 1906, the Directors of the Merchants' Association unanimously adopted the following resolutions:

Whereas, The Merchants' Association of San Francisco favors the granting of all necessary terminal facilities to all competing transcontinental railroads desiring to make San Francisco or the Bay of San Francisco, their termini; and

Whereas, The policy of the Nation at large, as exemplified in the Sherman Anti-Trust Act, favors the existence and operation of competing railroad lines; and

Whereas, This organization is informed that there has been filed with the Honorable, the Secretary of War of the United States, an application on the part of the Western Pacific Railway Company for permission to construct certain wharves, and by other means to occupy certain lands and waters on that part of the water front of the City of Oakland, on the Bay of San Francisco, lying immediately north of the north jetty or training wall of Oakland creek; and

Whereas, The Western Pacific Railway Company is a competing transcontinental railroad now in the course of construction, which, when finally completed will be of very great and material benefit to this city and the whole Pacific Coast; and

Whereas, It is essential that the Western Pacific Railway Company have access to deep water on the Bay of San Francisco at a convenient point and with sufficient facilities for conducting its business in order that it may meet the demands of commerce and afford to the public these facilities and benefits of a transcontinental railroad; and

Whereas, The Western Pacific Railway Company has no facilities on deep water on the Bay of San Francisco, and its application to the Honorable, the Secretary of War, is for the purpose of enabling it to obtain such facilities; now, therefore, be it

Resolved, That it is the sense of this organization that it is of very great importance to this city and to this coast that the application of the Western Pacific Railway Company be approved, and that this organization hereby respectfully petitions the Honorable, the Secretary of War of the United States, to approve the same, and to grant to the Western Pacific Railway Company the right to construct such wharves and other structures as may be necessary and proper; and be it further

Resolved, That a certified copy of this resolution be transmitted to the Honorable, the Secretary of War, and a certified copy be sent to each of the Senators and Representatives of this state in the Congress of the United States; and be it further

Resolved, That this organization and the officers thereof, take such other and further steps as shall be necessary and proper to carry into force and effect the terms of this resolution.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.
(Signed) ANDREW M. DAVIS, Vice-President.
Attest: (Signed) L. M. KING, Secretary.

ARTISTIC LAMPS TO SURROUND UNION SQUARE.

A laudable effort is being made to provide a permanent illumination for Union Square by means of artistic electroliers set at the curb line in front of the surrounding property.

The accompanying picture shows the design proposed. The standards are eleven feet high and carry six 32-candle power lamps in three handsome globes. The columns are of a copper green color to blend with the verdure of the park. Set at intervals of twenty-five feet they should provide a soft and beautiful light for the sidewalks and store windows.

The plan is to have them installed by the property owners and to have the lighting paid for by the tenants. The movement is said to have originated with Mr. W. H. Deming, and has found favor with such firms as Breuner, Cordes, Byron Mauzy, Boericke & Runyon, the Schroth estate, and the St. Francis Hotel. Mr. Deming, who has made a special study of sidewalk and park lighting, has already set three of these electroliers in front of his property at the southeast corner of Post and Stockton streets, and it is likely that other property-owners will find it to their interest to follow his example. The city will then be asked to provide about twenty-five of them for the walks in Union Square.

PROPOSED ELECTROLIERS FOR UNION SQUARE.

SCHOOL VACATION WILL BE THREE WEEKS LATER

It will interest many merchants to know that the summer vacations of the San Francisco schools will follow the schedule established last year, beginning on the last Friday in June and ending about the middle of August. This is three weeks later than the former practice, and, for the present, may be regarded as the fixed rule of the Board of Education.

Members of the Merchants' Association have been interested in the subject, as the former early vacations interfered somewhat with summer business. A prominent wholesale merchant informs the REVIEW that "last year's experience of late vacations has proved effectively that they mean late business to all retail dealers, and, in consequence, to everyone who does business with them. Early vacations start people out of town before the summer business is fairly under way, and, in consequence, there was comparatively little summer business done in San Francisco." It is also his opinion that the late vacations will prove a boon to the children of the poor, who will have a better chance at fruit picking.

EVERY WAGON MUST HAVE TWO LICENSE PLATES

The License Department of the Tax Collector's office is particularly engaged in collecting wagon licenses under the new ordinance which became fully operative January 1, 1906. The new law calls for duplicate number plates, one on each side of every wagon in the city, and the absence of the number plates makes the owner or driver subject to arrest.

SAN FRANCISCO NEEDS A LARGER MUSEUM

Building More Representative of the Modern City Would Invite Gifts of Rare and Beautiful Collections

By JAMES E. ROGERS.

San Francisco is in need of a new Park Museum that would do honor and credit to the city's name.

A great deal has been done to make our Golden Gate Park attractive, and a place of interest. It is the people's summer resort. Huntington Falls, the Spreckels Music Stand, the Japanese Tea Gardens, have done much to attract tourists and to give pleasure to our own citizens. Our Memorial Museum has been a very valuable institution, but how much more would it mean to our city if the building in which it is housed could fittingly represent the growth, the generosity and the spirit of our people! For we all must agree that our museum building does not express the importance and energy of San Francisco at the present time, but of a city with a population of 100,000 rather than of one nearing the half million mark.

Museums are not only for the use of scholars; they are enjoyed by the public as well. They are an educational influence potent for great good. The collections of Europe are world-famous. They are the advertisements that bring multitudes to its shores. Our larger American cities, especially those in the east, have realized this fact, and the museums of Chicago and New York promise to rival those of the old world.

The public Art Galleries and Museums of the cities of New York, Chicago, Boston and Philadelphia, have cost millions. They represent the achievements of American architects, American painters and American sculptors, who have aided to make these public buildings adornments to their respective communities. These cities speak of a positive and determined tendency to develop within our borders an individual scholarship, with types of art, literature and music that shall be national in expression, and characteristic of the American people. The question naturally arises, what part is San Francisco going to take in this movement?

We have a beautiful park; then why not have a museum worthy of this mighty metropolis of the Pacific? The throngs that fill the Academy of Sciences and the Memorial Museum strongly testify to our need of a building large enough not only to accommodate the exhibits but the hosts of interested people.

Our Museum at the present time is overcrowded. It was necessary, in order to find a place for the invaluable and rare Japanese exhibit presented by Mr. Sherwin, to discard other collections The exhibits in the Museum are in many cases rare, valuable, and worthy of study, but if we had today a large, fireproof and beautiful building, others would donate to the community their curios, paintings, and antiques without fear of the destruction of their treasures, and with the certainty that they could be creditably displayed.

My motive in writing has been to arouse discussion, and, if possible draw out some solution to the question. My sincere wish is that something will be done and that it will be immediate. Our leading men of wealth have been generous. Rockefeller has given liberally to the cause of education; Carnegie has perpetuated his name in the founding of libraries. Our citizens of the West have been equally unselfish. Mr. Murphy's recent contribution to the Park is an example of this benevolent attitude. In my estimation no man could do a nobler service to this commuuity than to build a Museum comparable to any in the country. Such a man would perpetuate his name in the minds of men, and engrave it not in the stone of the building, but in the hearts of a grateful people and an appreciative public.

URGES PROTECTION FOR NIAGARA

In response to a request from the American Civic Association, the following letter has been sent to members of the California delegation in Congress:

Dear Sir: At a meeting of the Board of Directors of the Merchants' Association of San Francisco, it was unanimously resolved to ask the California Delegation in Congress to assist any reasonable measures that may be brought before the present session of Congress to prevent the destruction of Niagara Falls by power companies.

While these Falls are remote from California, they, like the Yosemite Valley, the Grand Canyon of Arizona and Yellowstone National Park, are among the great natural marvels of the United States, and, in our judgment, should be preserved for all time, not by any particular section, but by the people of the whole community.

Yours respectfully,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

FRANK J. SYMMES, President.

L. M. KING, Secretary.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....President.
Thos. Day Co.
ANDREW M. DAVIS.....First Vice-President.
The Emporium.
FAIRFAX H. WHEELAN.....Second Vice-President.
Southern Pacific Milling Co.
C. S. BENEDICT.....Treasurer.
Hastings Clothing Co.
FOSTER P. COLE.....Sterling Furniture Co.
J. A. EVELETH.....Eveleth-Nash Co.
M. GREENEBAUM.....Greenebaum, Weil & Michels.
F. J. KOSTER.....California Barrel Co.
BYRON MAUZY.....Byron Mauzy Piano Co.
P. C. ROSSI.....Italian-Swiss Agric. Colony.
W. M. SEARBY.....Union Drug Co.
ROBERT H. SWAYNE.Swayne & Hoyt.
DAVID BUSH.....David Bush & Son.
GEORGE A. DOW.....Geo E. Dow Pumping Engine Works
I. O. UPHAM.....Payot, Upham & Co.
L. M. KING.....Secretary and Supt.
WRIGHT & WRIGHT.....Attorneys
FRANK MORTON TODD.....Editor Review

STANDING COMMITTEES.

PUBLIC AFFAIRS.

R. H. SWAYNE, *Chairman.*

F. J. KOSTER, BYRON MAUZY,
J. A. EVELETH, GEORGE A. DOW,

PUBLICITY AND PROMOTION.

FAIRFAX H. WHEELAN, *Chairman.*

I. O. UPHAM, FOSTER P. COLE,
DAVID BUSH, W. M. SEARBY.

TRADE AND FINANCE.

ANDREW M. DAVIS, *Chairman.*

M. GREENEBAUM, DAVID BUSH,
C. S. BENEDICT, P. C. ROSSI.

OFFICIAL LIST OF MEMBERS

RELIABLE BUSINESS GUIDE TO SAN FRANCISCO.

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any male person, firm or corporation in good standing and engaged in mercantile business in San Francisco, may become a regular member, and any male person, residing or having an office in San Francisco, though not actively engaged in mercantile business may become an Associate member. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS.

Merchants' Association of New York.
F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

ASSOCIATE MEMBERS.

Bartnett, W. J., attorney .Safe D. Bldg
Blakeman, T. Z., Attorney.....508 California
Chamberlain, J. P., Attorney.....1016 Union Trust Bldg
Feigenbaum, Sanford, attorney....Safe Deposit Bldg
Houghton & Houghton, Attorneys.830 Mills Bldg.
Hutchinson, Joseph, Attorney....Claus Spreckels Bldg
Kelly, D. V., property owner..726 Turk
Lake, Frederick B., Attorney.....Mills Bldg
Moore, S. I., Property Owner.....Broderick and Pacific ave.
Montague, H. B., Attorney..Mills Bldg
Morrison & Cope, Attorneys.....Crocker Bldg
Naylor, Charles E., Attorney..Mills Bldg
Son, Charles A., Attorney..202 Sansome
Smith, Sidney V., Attorney...Mills Bldg
Van Fleet, W. C., Attorney..Mills Bldg
Wright, Allen G., attorney..Mills Bldg
Wright, Geo. T., attorney...Mills Bldg

INDIVIDUAL MEMBERS.

Allen, James M., Bank Director..305 Sansome
Batchelder, George A., Bank Director.....433 California
Carpy, Charles, Bank Director....315 Montgomery
Davis, Andrew M., merchant.....The Emporium
Dunning, Wm. B., Bank Director
Eyre, Edward L., Broker.....426 California
Greenebaum, M., merchant..17 Sansome
King, Homer S., banker....Bank of Cal.
Koster, F. J., Cooperage.....22d and Illinois
Mackay, Clarence H., Bank Director.....New York
Martin, A. H., merchant..The Emporium
McCutcheon, Edward J., Bank Director.....Mills' Bldg
Merrill, John F., Merchant .....Market and Beale
Payot, Henry, Merchant....100 Battery
Symmes, Frank J., banker..42 Montg'y
Talbot, W. H., Merchant..314 California
Upham, Isaac, Merchant...100 Battery
Walker, David F., Bank Director
Safe Deposit & Trust Co.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Barrow, Wade, Guthrie & Co..Mills Bldg
Fleming, Martin W...3553 Sacramento
Price, Waterhouse & Co..Mills Building
Rowe, C. V.....183 Crocker Building

ACCOUNTANTS, CERTIFIED PUBLIC.

Amrath, (Inc.).....Crossley Bldg
Hassell Audit Co.....Mills Bldg
Herrick, Lester & Herrick .....334 Merchants' Exchange
Jansen, F. Bromley.....Crossley Bldg
Lomax, W. B.....26 Phelan Building
Phillipps, F. G. & Co.....Mills Bldg

ADVERTISING.

Cooper, F. J.....78 Geary
Dodge, Al Co., The.....41-43 Van Ness Ave.

ADVERTISING CARDS.

Stuparich Mfg. Co., The..8th & Brannan

AGENTS.

Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....318 Townsend

ARCHITECTS.

Barth, Herman .....508 Montgomery
Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Holmes, Edw. L.....Italian-American Bank Bldg
Maggs, Herbert B.....Flood Building
McDougall Bros.....330 Pine
Meyer & O'Brien .....605 Crossley Bldg
Meyers, Henry H., and Clarence R. Ward .....532 Market
Mooser, William, and Edw. G. Bolles .....Union Trust Bldg
Paff, Charles .....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....532 Market
Sutton, Albert.....510 Montgomery

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, Eugene Co.....14 First

ART GLASS.

alifornia Art Glass B. & C. Works. .....120 Second

ART GOODS.

Cohen. H,.....19 Grant Ave.
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey....236 Post

ARTESIAN WELL TOOLS.

Edwards, Wm. & Co.....111 Fremont

ARTIFICIAL STONE PAVING.

Gray Bros.....Wells, Fargo Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....127 New Montgomery

ASSAYING.

Simonds & King.....417 Montgomery
Weissbein Bros. & Co..616 Sacramento

AUCTIONEERS.

Chase, Fred H. & Co.....1732 Market
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

AUTOMOBILES.

Pioneer Automobile Co.....901 Golden Gate ave.

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Simpkins & Thorp .....116 Erie
Young & Swain Baking Co..2229 Geary

BANKS AND BANKERS.

American National Bank.....Merchants' Exchange Bldg
Anglo-California Bank, Ltd.....200 Sansome
Bank of California .....400 California
Bank of Italy of San Francisco.....1 Montgomery avenue
California Safe Deposit and Trust Co.....Montgomery and California
Canadian Bank of Commerce .....California and Sansome
Central Trust Co.....42 Montgomery
Citizens' State Bank...518 Montgomery
Crocker-Woolworth National Bank of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....100 Montgomery
French Savings Bank..315 Montgomery
German Savings and Loan Society.....526 California
Hibernia Savings and Loan Society .....McAllister and Jones
Humboldt Savings Bank...626 Market
International Banking Corporation .....34 Sansome
Italian-American Bank .....Montgomery and Sacramento
London, Paris and American Bank, Ltd.....Sutter and Sansome
Market Street Bank, The.....Market and Seventh
Mechanics' Savings Bank.....Montgomery and Bush
Mercantile Trust Company of San Francisco.....464 California
Meyer, Daniel .....216 Pine
Mission Bank, The....16th and Julian
Mutual Savings Bank of San Francisco.....710 Market
National Bank of the Pacific.....Claus Spreckels Bldg
Perine, Geo. M.....328 Montgomery
Russo-Chinese Bank..412 Montgomery
Rollins, E. H. & Sons.....Merchants' Exchange Bldg
Savings and Loan Society.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....316 Montgomery
Swiss-American Bank..524 Montgomery
United States National Bank, The..805 Market
Wells-Fargo-Nevada National Bank of San Francisco.....Sansome and Market
Western National Bank of San Francisco .....Flood Bldg, Market and Powell
Yokohama Specie Bank .....514 Montgomery

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis

BAZAARS.

Charlton, C. P. & Co.....943 Market

BEER BOTTLERS.

Enterprise Bottling Co..2745 Sixteenth
Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..8th and Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co....126 Fremont
Heins, Alex., Belting Co.....93 Fremont

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Varney, T. H. B.....1331 Market

BILL POSTERS.

Varney & Green.....Market & Tenth

BOILER WORKS.

Eureka Boiler Works .....113 Mission
Keystone Boiler Works .....Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOK BINDERS.

Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY.

Cary, L. H.....16 Grant Ave.
Cunningham, Curtiss & Welch.....319 Sansome
Elder, Paul .....238 Post
Hanak & Hargens....107 Montgomery
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News oC.....242 Geary
Whitaker & Ray Co., The..711 Mission

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....410 Kearny
Heim, F. L.....234 Stockton
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Mauzy & Reid Co.....10 Sutter
Nolan & George Co.....516 Mission
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder Co.....216 Post
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan Shoe Co. .....20 Fourth
United Workingmen's Boot & Shoe Co.....42 Second
Williams-Marvin Co.....569 Market
Wolf, H. & Bro.....208 Sixth
Young, George H.....117 Bush

BOX FACTORIES.

American Box Factory....815 Brannan

BREWERIES.

Burnell & Co.....480 O'Farrell
Hibernia Brewery.....1225 Howard
Lochbaum Co., A. H.....125 King
National Brewing Co.....762 Fulton
Union Brewing and Malting Co...18th and Florida
Wunder Brewing Co.....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer-Schweitzer, H. & M. Co.....632 Sacramento
Illinois and Pacific Glass Co..10 Main

BRICK MANUFACTURERS.

Patent Brick Co.....Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—COFFEE.

Bickford, C. E.....38 California

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Co.....401 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....600 Battery
Swayne, Hoyt & Co.....405 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmeidell....307 Sansome
Page Bros.....302 California
Waniorek, M.....Merchants' Ex. Bldg

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington....415 Montgomery
Barth, J. & Co.....480 California
Girvin & Eyre.....426 California
Goldman, Max .....312 Pine
Hecht Bros. & Co.....312 Pine
Hirshfeld, C.....79 Nevada Block
Hopkins, J. P.,.....238 Montgomery
Irvine, James .....214 Pine
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Politz, Edward & Co.....403 California
Rehfisch & Hochstadter..413 California
Skaller, Geo. & Co.....Kohl Bldg
Toplitz, Joseph B.....330 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg Co.....Harrison and Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS

Continental Building and Loan Association.....301 California
Pacific States S. L. & B. Co.....213 Sansome

BUILDING MATERIALS.

Waterhouse & Price.....29 New Montgomery

BURGLAR ALARM SYSTEMS.

S. F. Electric Protective Co., The..230 Montgomery

BUTCHERS.

Baccus, R. T.....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....634 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Finke, Fred H.....5 Steuart
Herman, Benj.....Bush and Franklin
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Clayburgh & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Schweitzer, J. & Co.....416 Clay
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. Co.....516 Crossley Bldg

BUTCHERS' SUPPLIES.

Pacific Butchers' Supply Co.....790-792 Mission

CANNED GOODS.

Hunt Bros. Co.....3 California
Spanish-American Food Co.....149 Fremont

CAPITALISTS.

Bishop, Chas. R.....530 California
Borel, Ant., & Co.....311 Montgomery
Brittan, N. J.....Pacific Union Club
Center, John .....
Denicke, E. A.....610 Montgomery
Denman, James .....2380 Steiner
Fontana, Mark J..California and Front
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Lathrop, Charles G.....Stanford University
Levy, H. M.....41 Nevada Block
McDonald, Jasper .....Mills Bldg
Dean, Walter E.....81 Nevada Block
Moore, A. A., Jr.....Hayward Bldg
Payne, Warren R.....330 Pine
Phelan, James D.....Phelan Bldg
Poleto, John L.....970 Market
Pope, George A.....Union Trust Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works .....Geary and Stockton
Thomas, H. W.....327 Market
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.

Miller, Geo. E.....614 Commercial
Murray, S. C.....632 Howard
Robinson & Gillespie.....411 Sutter

CARPETS.

Gullixson Bros.....955 Market
Hulse, Bradford & Co.....772 Mission
Schlueter & Volberg.....217 Sutter
Walcom, Geo. & Co.....402 Sutter
Walter, D. N. & E. & Co....529 Market

CARPET CLEANING WORKS.

Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Grave, B. Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....Golden Gate Ave. and Polk
Schindler, H. B.....128 Spear

Studebaker Bros. Mfg. Co.....
.....Market and Tenth
Wertsch, Wm...100 Golden Gate Ave.
Willey, O. F. & Co.....1622 Market

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.
Thoms, J. W.....Claus Spreckels Bldg

CASH REGISTERS.
Autographic Register Co...523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.
Pacific Portland Cement Co.....
.....Rialto Bldg

CENTRAL PARK ASSOCIATION.
McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co....
.....661 Mission

CHARCOAL.
Ohlandt, N. & Co.....330 Market

CHEMISTS.
Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.
American Chicle Co.....24 Bluxome

CHIMNEY PIPE.
Clawson, L. E. & Co...3 City Hall ave.

CHOCOLATE MANUFACTURERS.
Ghirardelli, D. Co.....104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....305 Battery
Weule, Louis.....231 California

CIGAR AND TOBACCO DEALERS.
Adler, Ben.....750 Market
Blaskower, M. & Co...223 Montgomery
Cahen, Sig.....22 Montgomery
Ehrman Bros. & Co.....225 California
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas....101 Grant Ave.
Ordenstein, Max.....322 Battery
Parry, J. S....California and Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schench, L.....228 Market
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.
John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.
Weil, W. M.....106 Pine

CLOAK AND SUIT HOUSES.
Cailleau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Gebhardt, C. & Co.....1114 Market
Golden Gate Cloak and Suit House
.....1230 Market
Livingston & Co.....867 Market
Ransohoff, L.....117 Geary
Smith, H. L.....726 Market

CLOTHING DEALERS.
Alexander & Danziger.....20 Sansome
Brown Bros. & Co.....520 Market
Carroll & Tilton Company..811 Market
Frank Bros.....535 Kearny
Hastings Clothing Co..23 Montgomery
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Kellus, Chas. & Co.....132 Kearny
Lilienfeld, Alfred & Co.....201 Kearny
Mandel, Wiener & Co.....125 Sansome
Moss's (Inc.) .....622 Market
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Straus, Louis.....11 Sansome
Summerfield & Roman...5th & Market

COAL DEALERS.
Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C..Folsom and Spear
Cantley, James.....960 Howard
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Lewald, Sanford G. Co...1735 O'Farrell
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John..605 Montgomery
San Francisco and San Joaquin
Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Western Fuel Co.....318 California

CODFISH DEALERS.
Alaska Codfish Co.....17 Davis
Atlantic Fish Co.....213 Battery
Union Fish Co.....24 California

COLLECTORS.
Curtin, D. A.....Mills Building

COMMISSION MERCHANTS.
Allison, D. E. & Co....117 Washington
American Mercantile Co.....303 Clay
American Produce Co.....
.....Drumm and Washington
Armsby, J. K. & Co.....138 Market
Atchinson, B. M. & Co.....
.....Union Square Market
Biagi, D. & Co.....520 Sansome
Bodwell Produce Co.....321 Davis
Boessenecker & Co....311 Washington
Butler, F. W. Co.....427 Sansome
Caffrey, John.....21 Sutter
Campodonico & Burns.....501 Front
Cerruti Mercantile Co.534 Washington
Chiuda, V.....524 Sansome
Collins, Thomas W. & Co.....
.....410 Sacramento
Cutter, E. B. & Co.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co...Davis and Sacramento
Gould, C. W. & Co....314 Washington
Gray & Barbieri.....309 Washington
Greenway, E. M...316 James Flood Bldg
Griffith-Durney Co.....200 California
Grinbaum, M. S. & Co., Ltd.....
.....327 Merchants' Exchange
Growers' Co-operative Agency....
.....425 Front
Guggenhime & Co.....118 Davis
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hilbert Mercantile Co.....136 Second
Hillens, F.....200 Davis
Hilmer & Bredhoff.....36 California
Howard & McDonald..209 Washington
Hulme & Hart.....650 Fifth
Hume, R. D. & Co.....
....Merchants' Exchange Building
Hunt, Hatch & Co....212 Washington
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Jacobs & Malcolm.....112 Washington
Jaudin, H. U. & Co....325 Washington
Kittle, H. de W.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co..Sacramento & Davis
Lercari, C. J. & Co....128 Washington
Levy, A. & Co.....401 Davis
Lichtenberg, William....419 California
Loaiza, W. & Co.....202 Sansome
Macpherson & Honrihan .....
.....215 Washington
Martens, Read & Co.....303 Front
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Morris Bros.....206 Front
Newbauer, H. W.....542 Davis
Olcese, G. B. & Co.....420 Davis
Phillips, M. & Co.....20 Pine
Portuguese Commission Co...209 Clay
Roussel & Davidson.....19 California
Sanford Bros .....411 Washington
Scatena, L. & Co.....104 Washington
Schultz-Hansen Company....310 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss & Gerstle.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Tilden, H. N. & Co.....211 Sacramento
Tindal, George W. Co.....514 Clay
Trobock & Bergen.....505 Sansome
Van Husen & Co..Washington & Davis
Vanvales, M. D.....318 Washington
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co..Front & Washington

CONFECTIONERS.
Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Haas, Geo. & Son.....986 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Rhine, Henry & Co....210 Sacramento
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort.....118 Main
Seidl, J. & Co.....619 Battery
Townsend, W. S.....767 Market

CONTRACTORS AND BUILDERS.
Fahy, Richard.....518 Noe

COOPERS.
California Barrel Co...22d and Illinois
Carl Cooperage Co.....217 Commercial
Herbert & Vogel.....
....N. E. cor. Broadway and Front
Woerner, David, Cooperage Co....
.....14th and Harrison

COOPERAGE STOCK.
Richards, J. W.....
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....611 Front

COTTON GOODS.
California Cotton Mills Co.....
.....East Oakland, Cal.

CRACKER MANUFACTURERS.
American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company.....
.....Second and Folsom

CREDIT BUREAU.
Merchants' Credit Association of California .....123 California

CROCKERY AND GLASSWARE.
Anglo-American C. &. G. Co..108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockey Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

CRUSHED ROCK.
Cal. City Rock Co.....503 California

DAIRY MACHINERY.
De Laval Dairy Supply Co...9 Drumm

DEPARTMENT STORES.
Emporium, The.....Market
Smith's Cash Store.....27 Market

DISPLAY FIXTURES.
Clarke, Sidney A.....60 First

DOORS AND WINDOWS.
California Door Co.....20 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B., Drayage Co..19 Drumm
Dore & Co.....119 Bush
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co
.....229 California
Overland Freight and Transfer Co.
.....203 Front
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..
.....323 Front

DRIED FRUITS.
Griffin & Skelley Co.....132 Market
Phoenix Raisin Seeding and Packing Co.....202 Market
Rosenberg Bros. & Co...211 California

DRUGGISTS.
Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....318 Grant Ave.
Boericke & Runyon.....330 Post
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph..Kearny and Pacific
Carpenter, Dr. Lewis .....1498 Fulton
Clough, Frank.....400 Ellis
Esters Von Krakau, W..25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor Van Ness and Geary
Gates, J. R. & Co. (Inc.)..417 Stevenson
Grant Drug Co.....38 Third
Grazer's Pharmacy .....2291 Mission
Kelly, Frank S.....102 Eddy
Lainer, Rd. Drug Co...699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfield's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Prior's Pharmacy .....801 Valencia
Redington & Co.....23 Second
Richards & Co.....406 Clay
Rockstroh, F. E.....1098 Howard
Rossi, D. P.....1400 Dupont
Ryan, D.....3402 Mission
Schmidt, Val..S. W. cor. Polk & Jackson
Searby, W. M.....400 Sutter
Wakelee & Co....Bush & Montgomery
Weck Co., F. A....158 New Montgomery

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co.....21 Sansome
Bernstein, Sylvan L.....120 Sutter
City of Paris Dry Goods Co., The..
.....Geary and Stockton
Clayburgh, L. J. & Co.....6 Sutter
Davis, R. D. & Co.....
.....Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Hart, B. & Brother...9 and 11 Sansome
Heller, Bachman & Co....112 Sansome
Kennedy, R. T. Co.....1106 Market
Kohlberg, M. S. & Co.....121 Sansome
Levy, Max.....120 Sutter
Lippman Bros.....501 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Murphy, Grant & Co..Sansome & Bush
Nachol & Wand .....26 Kearny
Nathan, A.....2004 Market
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph .....1415 Stockton
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D...
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz & Ersbach .....110 Sixth
Schwartz, S. C.....2704 Twenty-fourth
Semeria, Henry & Co.....11 Sansome
Silverman, J.....222 Third
Strauss, Levi & Co.....16 Battery
Strauss & Frohman.....107 Post
Thursbacher, B. E.....1591 Market
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant Ave.

DYEING AND CLEANING.
F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business College.....24 Post
S. F. Business College.....738 Mission

ELECTRIC SIGN MANUFACTURERS.
Novelty Sign Co.....127 Eddy

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Follis Electric Corp 527 Mission
California Electrical Wks...547 Mission
Consumers' Electrical Assn.1008 Sutter
Century El ctric Company....28 Second
Doble Co., Abner...Fremont & Howard
Electric Railway and Manufacturers' Supply Co.....68 First
Farnsworth Electrical Co..612 Mission
General Electric Co.....Crossley Bldg
Hetty Bros.....126 Eddy
Klein Electrical Co., The J. M....
.....107 Battery
Summerhayes, W. R.....18 Second
Independent Electrical Construction Co.....31 Second
Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.
Dennlston's San Francisco Plating Works .....743 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission
Marwedel, C. W.....58 First

ELEVATOR MANUFACTURERS.
Bryan Elevator Co.....530 Folsom
A. J. McNicoll Elevator Co..209 Second
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.
Levy, Jules & Bro.....5 Sansome

ENGINEERS, CIVIL.
Ferris & Haas.....320 Sansome

ESSENTIAL OILS.
Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.
American Import Co., The..111 Battery
Castle Bros.....463 Mission
Domoto & Co.....307 Clay
Fremery, de James & Co....113 Pine
Jennings, Rufus P.....6 California
Maldonado & Co., Inc..510 Montgomery
Schmitz, C. & Co.....215 Sacramento
Vignier, A. & Co.....429 Battery
Wieland Bros., Inc.....119 Clay

FIRE PROOFING.
Western Expanded Metal and Fire Proofing Co.....Rialto Bldg

FIREWORKS.
California Fireworks Co....219 Front

FLORISTS.
Jacquemet, Joseph.....506 Eureka
Sievers & Boland.....25 Post

FLOUR MILLS.
Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FORWARDING AGENTS.
Earl, D. W. & Co....129 Crocker Bldg

FOUNTAIN PENS.
Cardinell-Vincent Co.....414 Market

FRUITS AND VEGETABLES.
Berta, A. Co.....526 Montgomery
Marchi, John.....520 Clay
Omey & Goetting....California Market

FURNITURE—HOUSE AND OFFICE.
Bateman, William.....835 Folsom
Breuner Co., John.....261 Geary
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H..648 Mission
Fredericks, J. & Co.....34 Ellis
Indianapolis Furniture Co..750 Mission
Kragen's .....1015 Market
McCann, Allen & Co.....600 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B.....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg. Co.....
....Misslon and New Montgomery

FURNITURE MANUFACTURERS.
Fink & Schindler Co., The..1309 Market
Johnson, Harry Co.....780 Mission

FURS.
Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.
Metropolitan Match Co.....533 Market

GAS FIXTURES.
California Gas Fixture Co..517 Mission
Day Co., Thos.....725 Mission

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Sons.....211 Main

GAS ENGINES AND SCALES.
Beck-Wakefield Co.....122 Clarke
Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First

GAS GENERATORS.
Bullard & Breck .....131 Post
Pacific Acetylene Gas Co.....
.....111 New Montgomery
Reichert, Theodore.....667 Sutter

GAS METERS AND STOVES.
Pacific Meter Co.....220 Mission

GAS REGULATORS.
Gas Consumers' Association..455 Sutter

GENERAL MERCHANDISE.
Heilbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.
Pacific Window Glass Co....422 Taylor
United States Glass Co.....18 Sutter

GLOVES.
Moss, Geo. A.....101 Post
Steinberger & Kallsher....609 Mission

GLUE MANUFACTURERS.
Burd, William.....23 Davis
California Glue Works..123 California

GRAIN AND BEAN DEALERS.
Barnard, W. C. & Co.....
.....Sacramento and Davis

GRANITE AND MARBLE DEALERS.
Back, F. J.....791 San Jose Ave.
Seregni & Fernlerl.....Flood Bldg

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co....125 Geary

GROCERS.
Arnold, H. B.....Valencia and 21st
Bibo, Newman & Ikenberg..1447 Polk
Claussen, C.....23d and Capp
Cluff Co., William.....201 Market
Foge & Mohr.....5th and Mission
Foster, S. & Co.....26 California
Getz, M. & Co.....512 Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Hollmann, Henry.....2805 Mission
Hooper & Jennings.....213 Front
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Lewin-Meyer Co.....34 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Peters Bros.....798 Haight
Rathjen Bros.....39 Stockton
Rothschild, John & Co..115 Sacramento
Schleef & Creyer.....1125 Powell
Stulz, Joseph A..533 Montgomery Ave.
Sussman, Wormser & Co.....
.....S. E. cor. Market and Main
Tillman & Bendell.....327 Battery
Von Borstel, Otto C.....1101 McAllister
West, Elliott & Gordon.....31 Sixth
Wellman, Peck & Co.....321 East

GUNS AND AMMUNITION.
Bekeart, Phil B. Co.....114 Second
Brown, The Ralph Co..109 New Mont'gy
Clabrough, Golcher & Co..538 Market
E. E. Drake.....86 First

Shreve & Barber.....739 Market
Winchester Repeating Arms Co.. .....127 First

HARDWARE.

Arnold Hardware Co.....23 Davis
Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Dunham, Carrigan & Hayden Co.. .....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson..235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co....309 Market
Pacific Hardware & Steel Co..... .....7th and Townsend
Palace Hardware Co.....603 Market
Philpott, C. H. Co.....823 Market
Pike, A. W. & Co.....461 Mission
Rosekrans, H. & Co.....611 Sixth
Smith, Peter A.....614 Fourth
Tayler & Spotswood Co..135 Fremont
Unna, The Harry Co.....115 Battery
Wright Hardware Co.....66 Third

HARDWOOD.

Wood, Chas. M.....226 Market

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
Liebold Harness Co.....211 Larkin

HATTERS.

California Hat Co.....597 Mission
Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fannin, James H. & Co.....715 Mission
Fisher & Co.....9 Montgomery
Herrmann & Co.....328 Kearny
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....606 Kearny
Meussdorffer, K & Son.....213 Kearny
Meyer, C. H. & Bro.....32 Sansome
Triest & Co.....116 Sansome
Union Hat Co.....678 Mission

HAY AND GRAIN.

Anspacher Bros.....214 Pine
Burke, James 3026 22d
Chase, W. W. Co.....1938 Market
Miller, W. A. & Co.....5 Market
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....3142 Mission

HEALTH RESORTS AND MEDICAL WATERS.

Witter Water Co.....30 Montgomery

HEATING & VENTILATING

Royal Heating Co., Inc....738 Mission

HERMETIC CLOSURES.

Landsberger, Julius A..... .....Italian-American Bank Bldg

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

Abrahamson, A.....1012 Van Ness
Brun, Benj. J.....1420 Van Ness ave.
California Hotel Co..Bush, near Kearny
Holm & Saxtorph, Baldwin House.. .....30 Ellis
Hotel St. Francis....Powell and Geary
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Martin, H. G.....Hotel Savoy
Occidental Hotel.....Montgomery
Phillips, H. B.....St. Nicholas Hotel
Shores, L.....The Wentworth
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....22 Second

ICE DEALERS.

Consumers' Ice Company...420 Eighth
Merchants' Ice and Cold Storage Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSECTICIDES.

Insecticide Co., The.....819 Market

INSURANCE.

Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co...416 California
Berthau, Cesar.....423 California
Boardman & Spencer....514 California
Brown, Edw. & Sons.....411 California
Christensen, Edwards & Goodwin.. .....220 Sansome
Com'l Union Assurance Co..... .....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Firemen's Fund Insurance Co.... .....401 California
German Ins Co., of Freeport..337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co. of North America....202 Pine
Kilgarif & Beaver.....504 Montgomery
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins. Co., The.....422 California
London and Lancashire Fire Ins. Co. .....320 Montgomery
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co.... .....410 California
Nathan & Kingston..... .....Sansome and Sacramento
New York Life Ins. Co.....Mills Bldg
New Zealand Ins Co....312 California
Northwestern National Fire Insurance Co..... ....306 Merchants' Exchange Bldg
Norwich Union Fire Ins. Society.. .....314 California
Pacific Mutual Life Ins. Co. of Cal..Montgomery and Sacramento
Painter, Edgar.....Kohl Building
Pacific Surety Co....Safe Deposit Bldg
Palache & Hewett.....313 California
Parker, Chas. M. T..... ....409 Mutual Savings Bank Bldg
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co.. .....Mills Bldg
Shields, A. M.....Crocker Bldg
Sperling, Frank.....307 Parrott Bldg
Stovel, C. J.....122 Sansome
Transatlantic Fire Ins Co..221 Sansome
Voss, Conrad & Co.....204 Sansome
Washington Life Insurance Co,. The .....Chronicle Bldg
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson, Horace.....604 Montgomery

IRON WORKS.

California Iron Yard.....640 Second
Fulton Iron Works .....17 First
Macauly, H. C. & Co.....155 Bluxome
Morton & Hedley.....215 Harrison
Risdon Iron and Locomotive Works, The .....Steuart and Folsom
Vulcan Iron Works.....506 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
Nippon & Company.....607 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Mendelson Bros.....7 Battery

JEWELERS.

Andrews, A.....221 Montgomery
Baldwin Jewelry Co.....978 Market
Bohm, Bristol Co.....104 Geary
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Diamond Parlor Jewelry Co..... .....722 Market
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, Geo. & Co.....713 Market
Hall, A. I. & Son.....84 Third
Hammersmith & Field.....36 Kearny
Heringhi, Leo.....8½ Stockton
Huguenin, Adolph .....227 Grant ave.
Isaacs, Abe.....343 Kearny
Judis, Alphonse Co..... .....Mutual Savings Bank Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schussler, M. & Co.....713 Market
Schwartze, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & .Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....738 Mission

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Charles, Max & Co.....764 Market
Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Newbauer Bros.....14 First
Paragon, The.....1306 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Paternost, J.....684 Sutter
Rothschild, M.....526 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co.510 Mission

LAUNDRIES.

Domestic Laundry Co.....581 Eighth
La Grande Laundry.....23 Powell
National Laundry Co..18th and Sanchez
S. F. Laundry Association....131 Ellis
U. S. Laundry Association..... .....3111 Sixteenth
White Star Laundry Co....330 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co..... .....583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co....612 California
Bender-Chaquette Co..... .....317 Montgomery

LEAF TOBACCO DEALERS.

Goslinsky, E. & Co.....217 Battery
Kohlberg & Co.....526 Washington
Rosenshine, M. & Bro.....413 Battery

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front
Brown & Adams.....325 Front
Dulfer & Nelson.....209 Mason
Frank, S. H. & Co.....408 Battery
Harpham & Jansen....524 Washington
Kauffman, Davidson & Co.....113 Clay
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.

Cowell, Henry & Co.....138 Second
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.

Britton & Rey.....526 Commercial
Galloway Lithographing Co..... .....410 Sansome
Roesch, Louis Co.....325 Sansome
Schmidt Lithograph Co..... .....Second and Bryant
Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1629 Pine
Nolan, John & Sons....1611 California
Pease, E. R.....1009 Valencia

LUMBER DEALERS.

Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Carter, Geo. E. & Co..52 Crocker Bldg
Casper Lumber Co..812 Hayward Bldg
Clark, J. Fessenden.....48 Market
Dodge, E. J. & Co.....95 Market
Dolbeer & Carson.....10 California
Excelsior Redwood Co.....204 Front
Gage, Mills & Co.....330 Market
Gray's Harbor Commercial Co.... .....237 California
Greenewald, O. H.....308 Crossley Bldg
Hammmond Lumber Co..... ....Merchants' Exchange Building
Hihn, F. A. Co.....Santa Cruz
Hobbs, Wall & Co. Inc.....95 Market
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Kruse, J. S..Twenty-third and Shotwell
Jones, Richard C. & Co.....739 Bryant
McCloud River Lumber Co..... .....Fifth and Brannan
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co.....Mills Bldg
S. F. Lumber Co.....Third and Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Slade, S. E., Lumber Co....6 California
Tacoma Mill Co.....300 California
Truckee L. Co. of S. F.....6 California
Union Lumber Co...Sixth and Channel
Wendling, G. X..... .....504 Merchants' Exchange Bldg

MACARONI MANUFACTURERS.

California Italian Paste Co..... .....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co.....401 Market
American Tool Works.....109 Mission
Bay City Engineers & Supply Co.....322 Howard
Cal. Hydraulic Engineering and Supply Co.....17 Fremont
California Engineering and Construction Co.....907 Rialto Bldg
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone..21 Fremont
Henshaw, Bulkley & Co..... .....Fremont and Mission
Martin Pipe & Foundry Co..... .....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co..First and Mission
Pacific Tool and Supply Co..467 Mission
Pennington, Geo. W. Sons. Inc.... .....313 Folsom
Ralston Iron Works.....222 Howard
Rogers' Engineering Co..... .....109 New Montgomery
Sanitary Devices Mfg. Co..308 Market
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co. .....26 First
Union Iron Works.....222 Market

MANTELS, GRATES AND TILES.

Bush & Mallet Co.....Crossley Bldg
Mangrum & Otter, Inc.....581 Market
Rigney, Thos. F.....641 Mission

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.....300 Rialto Bldg
Eberhard Co., The Geo. F...12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Luscombe & Isaacs.....22 Sansome
McLeod Mercantile Co.....220 Bush
Morgan & Allen Co.....134 Sutter
Robinson Bros.....226 Bush
Sellman, Waters H.....138 Second

MARBLE WORKS.

Musto, Jos. & Sons.....709 Battery

MATTRESSES AND UPHOLSTERY.

Bernhard Mattress Co....642 Mission
Crescent Feather Co...19th & Harrison
Hagemann, H M.....1529 Pine
Hoey, John.....716 Mission
Klopstock Bros.....2257 Folsom

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
Cluett, Peabody & Co.....582 Mission
Dorey & Cunningham..509 Montgomery
Elkus Brenner Co.....17 Battery
Greenebaum, Weil & Michels..... .....17 Sansome
Hansen & Elrick....Market and Third
McNamara & Moran.....7 Battery
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
United Shirt and Collar Co..25 Sansome

MERCHANT TAILORS.

Growall, W. L. Co..Mut. Sav. Bk. Bldg
Harshall, Abe.....214 Kearny
Jacobi Bros.....413 Montgomery
Lyons, Charles.....721 Market
Martin Bros.....17 Stockton
Poheim, J. T.....1110 Market
Rehnstrom & Co..211 Mutual Bank Bldg
Reid, John & Son.....78 Geary

METAL WORKS.

American Can Co.....Kohl Building
Finn, John Metal Works...313 Howard
Pacific Metal Works.....139 First
Pacific Plating & Metal Works.... .....568 Mission

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co. of Cal. ..... 230 Sutter

MILK AND CREAM.

Berkeley Farm—N. J. Nelson..... .....1228 Folsom
Jersey Farm Co.....851 Howard
Loewe, Wm. G.....624 Russia
Pippy, Geo. H.....Nevada Block
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 16th

MILLINERY.

Butler, Schultze Co.....723 Market
Hinz & Landt.....643 Market
Holm & Nathan .....84 Third
Muller & Raas Co..... ....New Montgomery and Mission
Spencer & Mitau .....1026 Market
Toplitz, R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.

Dibert Mfg. Co.....225 Mission

MINERAL WATERS.

Cook's Mineral Water...19th & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co..... .....Sixth and Brannan

MINING COMPANIES.

Alaska Treadwell Gold Mining Co. .....Mills Bldg.
Bourn, W. B.....401 California
Corbus, A. T.....Mills Bldg
Pew, John W.....310 Pine
Ralston, W. C.....331 Pine

MINING MACHINERY.

Woodbury, Geo. E.....223 First

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR. MANUFACTURERS.

Heineman, H. M.....109 Sansome

NEWS DEALERS.

Foster & Orear.....Ferry Building

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.....16 Sansome

OILS.

Porter, W. S.....Hayward Bldg.
Standard Oil Co.....Rialto Bldg

OPTICIANS.

Berteling Optical Co....214 Grant ave.
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co...991 Market
Hirsch & Kaiser.....7 Kearny
Kahn, George H.....105 Montgomery
Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel.. 30 Union Sq. Market
Moraghan, The M. B. Oyster Co.. .....380 Brannan
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association.308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....117 Market
Ortelli, Wm.....906 Filbert
Rea, L. A. & Co.....1318 Stockton
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons....729 Devisadero
Brace, N.....447 Valencia
Downing, Thomas, Inc..... .....Union Trust Bldg
Fraser, John P.....418 Post
Stader, C.....Glen Park
St. Denis, J. & Co.....344 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold. P. B. Factory..14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper and Board Mills..... .....40 California
Crown Paper Co.....707 Front
Union Bag and Paper Co....406 Front
Union Pulp and Paper Co..410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....620 Market
Zellerbach, A. & Sons.....418 Sansome

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
California Fig Syrup Co....392 Church
Law, Herbert E.....Rialto Bldg
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.

Bushnell Photo Co.....1510 Market
Taber Photo Co.....121 Post
Waters, R. J. & Co.....110 Sutter
Weidner, Chas.....36 Geary

PHOTO-ENGRAVERS.

Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co.... .....Market and Tenth
Union Photo Engraving Co..... .....144 Union Square Ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....109 Montgomery

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Dcitemeier Piano Co.....835 Valencia
Kohler & Chase.....715 Mission
Mauzy, Byron.....308 Post
Pierce, Walter S. Co..Market and 14th
Pommer-Ellers Music Co....653 Market
Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.

Fisher Packing Co..... .....North Point and Stockton
Pacific Vinegar and Pickle Works. .....122 Davis

PLANING MILLS.

Birth, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth

PLUMBERS.

Gulick & Wetherbee.....274 Natoma
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son....602 Montgomery
Wilson, W. F.....328 Stockton
Wittman, Lyman & Co...331 Grant ave

PLUMBING, HEATING AND STEAM SUPPLIES.

Barker & Kinney .....133 Second
Dalziel-Moller Co.....557 Mission
Tay, Geo. H. Co.....49 First

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....309 Davis
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. &. Prov. Co..117 Davis
Western Meat Co..Sixth and Townsend
Wilfert Bros.....5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works.... .....Wells-Fargo Bldg

PRESS CLIPPINGS.

Allen's Press Clipping Bureau ....30 California

PRINTERS.

Barry, The J. H. Co..429 Montgomery
Bent & Meyerderks.....40 California
Commercial Publishing Co...463 Mission
Cubery & Co.....587 Mission
Dempster Bros..Glen Park Ave. & Bond
Freygang-Leary Co.....113 Davis

Gabriel Printing Co....419 Sacramento
Gilmartin Co., The.....19 First
Janssen Printing and Binding Co..
.....23 Stevenson
Monahan, John & Co..412 Commercial
Murdock, C. A. & Co.....532 Clay
Mysell-Rollins Co.....22 Clay
Partridge, John.....306 California
Pernau Bros.....643 Clay
Phillips & Van Orden Co.....508 Clay
Roberts Printing Co.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission
Torres, Joseph M.....518 Sacramento

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Ballard, Dr. J. Stow.....610 Hyde
Bancroft Property, The....723 Market
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg
D'Evelyn, Dr. Frederick W.....
.....Phelan Building
Delchmiller, C., D. D. S.....
.....Y. M. C. A. Bldg
Flood, James L.....7 Nevada Block
Gibbons, Henry, Jr., Dr.....920 Polk
Heller, E. S.....14 Montgomery
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Johnson, M.....Ross Valley
Kellogg, Sheldon G....711 Crocker Bldg
Keyes, Alex D.....1008 Mills' Building
Law, Hartland .....Crossley Bldg
Marye, Geo. T., Jr.....1504 Market
McNutt, Dr. W. F.....1220 Sutter
Montgomery, D. W., M. D,.....
.....1301 Van Ness ave.
Page, Charles .....905 Mills' Building
Parrott, John .....401 Parrott Bldg
Payson, A. H.....409 Crossley Bldg
Pillsbury, E. S.....Union Trust Bldg
Pischel, Kaspar, M. D.....Crocker Bldg
Platt, Frank L., D. D.....Flood Bldg
Quinn, John E.....1221 Polk
Rosenthal, Dr. C. H.....636 Baker
Runyon, E. W.....42 Montgomery
Scheeline, S. C.....214 Pine
Schussler, Herman.....126 Stockton
Shiels Estate Co.....324 Bush
Stevens, Martin.....Mills Bldg
Tevis, Wm. S.....Mills Bldg
Van Orden, Dr. C. L.....606 Sutter
Westerfeld, Carl..Claus Spreckels Bldg
Wilson, A. W.....2430 Broadway

PUBLISHERS.

Kurauaga & Co.....Starr King Bldg
Mitchell, E. H...144 Union Square ave
Traffic Publishing Co..429 Montgomery

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.
.....149 First
Jackson, Byron, Machine Works..
.....411 Market
Platt Iron Works Co.....11 First

RATTAN WORKS.

Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.

Armstrong, Quatman & Co..111 Sutter
Aronson Realty Co.....109 Sutter
Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin, O. D. & Son.....240 Bush
Baldwin & Howell.....25 Post
Baldwin & Stetson ...317 Montgomery
Bew, George E. & Co.....630 Market
Boardman Bros. & Co..138 Montgomery
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Coffey, H. E. & Co.....117 Sutter
Cranston, Wm. Co.....20 Post
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....323 Montgomery
Easton, Eldridge & Co..14 Montgomery
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....
.....120 Phelan Bldg
Grady, John H.....646 Market
Gunn, Benj. M. & Co..313 Montgomery
Hawks & Skelton ....323 Montgomery
Healy & Gillespie....415 Montgomery
Hendrickson, William & Co.....
.....614 Claus Spreckels Bldg
Heyman, Oscar & Bro.....115 Sutter
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Joost Sons & Co.....320 Bush
Landgrebe, MacNevin & Jones....
.....334 Bush
Lyon & Hoag.....116 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons....5 Montgomery
Martin, Walter S.....916 Market
McElroy, R. D.....12 Phelan Bldg.
Nelson, Johnson & Co..203 Montgomery
Oliver, P. B.....114 Montgomery
Patterson, George W. H....1026 Pine
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Sachs, Sanford.....214 Pine
Sage, Dealey & Co.....638 Market
San Francisco and Suburban Home
Building Society.....708 Market
Schroth Co., The.....3 Hardie Place
Scooffy, Leonidas J.....26 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Speck & Co.....209 Montgomery
Strassburger, I. & Co....484 California
Surryhne, F. B.....114 Sutter
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc..
.....513 California

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting and Lead Works..
.....416 Montgomery

RESTAURANTS.

Arfsten, Eichler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louis.....504 Market
Blanco, A. B...N. E. cor. Eddy and Mason
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....97 Market
Galindo, F. B.....133 O'Farrell
Hansen, H. B.....623 Kearny
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James .....115 Grant Ave.
Pouchan & Schlatter .....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Tait's.....18 Powell
Techau, R. J.....Mason, near Ellis
Techau Tavern Co.....109 Mason
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market St. and Park Ave.
Zinkand, Chas. A.....927 Market

RIGGERS.

Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS

Pacific Refining and Roofing Co..
.....113 New Montgomery

ROOFING AND BUILDING PAPER.

The Paraffine Paint Co.....24 Second

RUBBER GOODS.

Boston Woven Hose and Rubber
Co.....14 Fremont
Rowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
Winslow, C. R. & Co.....575 Mission

RUBBER STAMPS.

Patrick & Co.....111 Sansome

RUG MANUFACTURERS.

California Rug Co.....2147 Lombard

SAFES

Halls' Safe and Lock Works.....
.....605 Market
Hermann Safe Co.....427 Sacramento
Parcells Safe Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCHOOL BOOK PUBLISHERS.

Cinn & Co.....325 Sansome

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....1014 Mission

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEED GROWERS.

Metson, W. H. & Co...115 Crocker Bldg
Morse, C. C. & Co.....815 Sansome

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery
Works .....Mills Bldg

SEWING MACHINES.

Cohen, I. S.....187 Sixth
Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....210 Stockton
Willcox & Gibbs Sewing Machine
Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.

De Lano Bros.....70 Spear
Shields, Thomas.....548 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, The Zeno Music Co.....
.....933 Market

SHIP BUILDERS.

Boole, W. A. & Son, Inc..20 California
Pacific Shipyard and Ways Co....
.....35 Steuart
Turner, Matthew .....40 California
Whelan, John A. & Bro.....28 Steuart

SHIP CHANDLERS.

Josselyn, G. M. & Co.....38 Market
Lewis, Anderson, Foard & Co.....
.....24 East
Weeks Co., S. F.....31 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd..308 Market
American Trading Co...123 California
Balfour, Guthrie & Co..316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Gale Bros.....410 Davis
Grace, W. R. & Co.....
..N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Lund, Henry & Co...Pine and Sansome
Marcus, Geo. & Co.....418 California
Mitsui & Co.....
....Merchants' Exchange Building
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co...303 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Plummer, Geo. E. & Co....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Tyson, R. J. & Co.....18 California
Ulrichs, J. F.....123 California
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Heynemann & Co.....33 Battery
Ulman, Seeligsohn & Brown.....
.....715 Mission

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....84 Third

SILVERWARE.

Glidden, W. B.....110 Sutter
Graves, W. E.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Glootz....214 Sacramento
Lille, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....313 Davis

SODA MANUFACTURERS.

Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.

G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

STAMP DEALERS

Sellschopp, W. & Co.....113 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co..401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton Co.501 Montgomery
Schwabacher-Frey Stationery Co..
.....523 Market

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works .....132 Main

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cal. Transportation Co....Pier No. 5
Capelle, Robert.....140 Montgomery
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave.
International Navigation Co....21 Post
Loveland, H. D., Manager Pacific
Traffic Com. Co...456 Montgomery
Monticello Steamship Co.....
...Mission Street Wharf, Pier No. 2
Northern Commercial Co.Crossley Bldg
Occidental and Oriental Steamship
Co...707 Merchants' Exchange Bldg
Pacific Coast Steamship Co...10 Market
Pacific Mail Steamship Co.....
....707 Merchants' Exchange Bldg
San Francisco Dry Dock Co.....
....302 California
Ship Owners' and Merchants' Tug
Boat Co.... .....302 California
Toyo Kisen Kaisha.....
....701 Merchants' Exchange Bldg

STEVEDORES.

Eschen & Minor.....8 Mission

STORE AND OFFICE FIXTURES.

Sumner, J.....315 Phelan Bldg.

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.

Hoppe & Co.....404 Sutter
Shutts, Walters & Co.....534 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup
Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co....713 Sansome

TABLE CEREALS.

Pacific Cereal Association.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co.....585 Market
Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc...
.....Third and Jessie

TANNERS.

Eagle Tannery .....
.....26th and San Bruno Ave.
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co.....
.....Spear and Mission
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co..Howard and Spear
Grandjean, Henry .....419 Jackson
Guittard Mfg. Co.....119 Front
Hills Bros .....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co...Second and Folsom
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank.....300 Montgomery
Pacific States Telephone and Tele-
graph Co., The .....216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc...100 Sacramento
Neville & Co.....530 Davis

THEATERS.

Belasco & Meyer.....Alcazar Theater
Orpheum Circuit Co.....113 O'Farrell

TIMBER PRESERVING.

S. F. Timber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B.....Union Trust Bldg

TITLE INSURANCE.

California Title Insurance and Trust
Co.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.

Cal. Notion and Toy Co.....526 Market
Sadler & Co.....537 Market

TRANSFER COMPANIES.

Morton Special Delivery Co.....
.....229 California
Pacific Transfer Co.....
.....31 New Montgomery
People's Express Co.....106 Steuart
Wells, Fargo & Co. Express.....
.....Second and Mission

TRUNKS.

Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James .....1 Ellis
Pacific Trunk and Bag Co..625 Mission

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange....
.....307 Montgomery
Bornemann, Geo. C. & Co..312 Market
Revalk, R. E. & Co....135 Montgomery
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.

Gray, N. & Co.....353 Sutter
Maass, H. F. Co.....917 Mission
Truman, Charles J. & Co..1909 Mission
Valente, Marini & Co....1524 Stockton

UNDERTAKERS' SUPPLIES.

California Casket Co.....934 Mission

UNDERWEAR.

Delmel Linen Mesh System Co....
.....110 Sutter

UNIFORMS AND REGALIA

Pasquale, B. Co.....123 Geary

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....
.....223 Mission

VARNISH MANUFACTURERS.

Berry Bros., Ltd.....809 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works....213 Eddy
Golden Gate Compressed Yeast Co.
and Potrero Yeast & Vinegar
Co. .....348 Sutter

WAGON AND CARRIAGE MATERIALS

Holt Bros. Co.....30 Main
Waterhouse & Lester.....534 Howard

WALL PAPER AND MOLDINGS.

Quadt, John .....1614 Market
Tozer, L. & Son .....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.

Grangers' Business Association...
.....309 California
Haslett Warehouse Co., The.....
.....29 California
Lombard Warehouse Co., Inc.....
.....303 California
S. F. Warehouse Co.....41 First
South End Warehouse Co.....
.....Townsend and Second

WELL BORERS.

Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.

Pacific Steel and Wire Co....100 Front

WELSBACH MANTLES AND SUPPLIES

Welsbach Co.....359 Sutter

WINES AND LIQUORS.

Ahrens, Pein & Bullwinkel....620 Post
Arnhold, B. & Co.....
.....Townsend and Stanford
Berges, B. B. & Co.....708 Sansome
Bibo, Sam & Co.....212 Battery
Bozio, O.....191 Fourth
Braunschweiger & Co.....5 Drumm
California Wine Association..661 Third
Chauche & Bon.....539 Geary
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co...Beale & Mission
Cunningham Distilleries Co., Inc..
..... 17 Battery
French-American Win[illegible] Co.....
..... 1821 Harrison
Gundlach-Bundschu Wine Co., The.
.....434 Bryant
Herrscher-Samuel Co., Inc...521 Market
Hey, Grauerholz & Co.....224 Front
Hilderbrandt, Posner & Co..118 Market
Holtum-Schmidt Co., Inc....565 Market
Holtum, Ferdinand .....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony..
.....Montgomery and Sacramento
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi....Second & Bryant
Laventhal Bros.....309 Sacramento
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John..California and Sansome
Lyons, E. G. and Rass Co., The....
.....549 Mission
Mann, C. M. Co., Inc., successor to
I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co.....
.....10th and Howard
Neuman, W. & Co.....501 Market
Oakville Wine Co....Folsom and Army
Pike, B. D. & Co.....525 Market
Rathjen Co., The.....139 Mason
Rheinstrom Bros.....708 Battery
Rosenblatt Co., The .....717 Battery
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender .....
.....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann..328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling
Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....29 Battery

WIRE AND WIRE ROPE.

American Steel and Wire Co..10 Pine
Roebling's John A. Sons Co.....
.....25 Fremont
Pacific Steel and Wire Co..100 Front

WOOD DEALERS.

Union Wood and Timber Co.....
.....1230 Battery

WOOD AND WILLOW WARE.

Lake & Co., Inc.....221 Battery
Levenson & Co.....104 California

WOOL.

Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and
Scouring Co.....652 Fifth

WOOLEN MANUFACTURES.

Sheideman, B.....214 Pine

WRECKERS.

Whitelaw Wrecking Co.....336 Main

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Merchants Exchange Building, 4th Floor, Rooms 407, 409, 411 and 413 Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

SOME FACTS ABOUT THE TROLLEY QUESTION

It is always better to admit facts, even if they are distasteful, than to delude ourselves. There are some facts about the present street railway situation in this city that the most ardent protagonists of civic estheticism would do well to consider.

Fact Number One is that the present street car service on Market street has become totally inadequate to handle the traffic.

Fact Number Two is that San Francisco is [illegible]wily, to the transbay suburbs, in [illegible]on, business and wealth, because of a lack of transit facilities. It is idle to talk about putting more cars on Market street when the ancient turn-table at the Ferry cannot be made to turn them around. When people have dangled from street-car straps for a certain period, they move. And they go where the trolley systems are—across the bay.

Fact Number Three: The city needs immediate improvement in its street railway service—not in two years, or five years, or ten years, but as quickly as the quickest possible change for the better can be made.

Fact Number Four: The overhead trolley is the only system of construction that promises the relief needed. It will probably not occupy our streets very many years before gasolene motors will send it to the scrap heap, where it should find the present cables awaiting it.

Fact Number Five: The past sins of the United Railroads, and of its predecessors, have nothing to do with the case. Neither has the fact that the company wishes to use the trolley. It is solely a question of what San Francisco needs and what she can get.

HONORS TO A GOOD CITIZEN

If California desires to educate future generations to an understanding of great citizenship, by erecting a suitable memorial to a great citizen, she has her opportunity.

C. C. Wright died of pneumonia at Los Angeles on January 11. He was 56 years old and a native of Iowa, born of Tennessee and Kentucky parentage. About nineteen years ago he did the thing that this state needed done more than it needed any other one physical thing; he drew up, and obtained the enactment of, what is known as the Wright Irrigation Law.

The Wright law is not perfect. It is not a symmetrical code, like the irrigation code of Wyoming. It aroused much hostility and was bitterly fought in the courts for over seventeen years. But it has established itself as a workable arrangement under which, unless it is superseded by something better in form, wealth by the millions will continue to be produced in California after the Mother Lode is worked out, under which hundreds of thousands of prosperous homes will be maintained, under which generations of peaceful, industrious, contented people will find solid prosperity through independent toil and the sure rewards of productive labor.

Mr. Wright was affectionately known in California as the "father of irrigation." He deserved the title and all that it implies, and that is more than dwellers in regions of winter snow and summer rain will ever understand. He was not distinguished by his skill at any form of frenzied finance. He did not "get rich quick" by hook or crook. He was not a spell-binding political orator hunting personal honors and emoluments. He was a man with a great social, industrial and civic dream, a citizen's dream, a statesman's vision, and he lived to see it well on the way to actuality. He has seen the water come down from the mountains and instead of going to waste in the ocean, support homes and farms and population, and produce foodstuffs and become the basis of continuous wealth production for a large section of a great state; under the law he drew, and in the way he had foreseen. If it is meritorious to make two blades of grass grow where one grew before, we can hardly escape a feeling of enthusiasm over the Wright Irrigation Act. It was real statecraft. To honor in some fine public and permanent way the man who brought it about, would be to teach one of the most useful kinds of good citizenship to the people of this state.

A contributor suggests that all transportation lines doing business at this city, examine their advertising literature, time cards, and other publications, and purge them of the term "Frisco." The suggestion seems a reasonable one, and corporations and individuals that are really interested in promoting the welfare of San Francisco and in advancing the city to a position of proper dignity in the estimation of the people of this country, would do well to follow it.

Of Marshall Field, the *Dry Goods Economist* says: "His progress helped thousands and injured none."

It is to be hoped the Supervisors will encounter no obstacle in their effort to locate the new City and County Hospital on the site of the present one. That is exactly the right place for it—if it can be built there.

The moral law is not abrogated by a majority vote, nor is the moral quality of an action changed by the fact that it is done in order to confer, acquire or retain office.—*Citizen's Bulletin.*

CARRYING OUT A GOOD NEW YEAR-RESOLUTION

Monticello Steamship Company and Other Firms Take the Right Course for 1906

The Association has received the following letter:

San Francisco, Jan. 7, 1906.

Gentlemen: I thought about as good a resolution as this company could make for the New Year 1906, would be to join the Merchants' Association and contribute our mite toward the upbuilding of "Greater San Francisco."

Sincerely yours,
MONTICELLO STEAMSHIP COMPANY,
Per Z. J. HATCH, President.

New members, added to the roll during January, are:

C. C. Morse & Co., Seed Growers....815 Sansome
Kuranaga & Co., Publishers.....Starr King Bldg.
Monticello Steamship Co., Steamship and Transportation.....Mission St. Wharf—Pier No. 2

ASK RECOGNITION OF THE MILAN EXPOSITION

Directors of the Merchants' Association Recommend that Congress see this Country Properly Represented.

The Board of Directors of the Merchants' Association has adopted the following resolutions in regard to the international exposition to be held at Milan, Italy, beginning May 1, 1906:

Whereas, an International Exposition will be held in Milan, Italy, beginning May 1, 1906, in which the United States of America have been invited to participate; and

Whereas, the Kingdom of Italy has been officially represented at various expositions held in this country; therefore, be it

Resolved, that the Merchants' Association of San Francisco heartily recommends recognition by Congress of the Milan Exposition of 1906 to the end that the United States of America be properly represented thereat; and be it further

Resolved, that the manufacturers and producers and transportation companies of the State of California are urged to make individual exhibits at the Milan Exposition that will adequately demonstrate the resources of California.

UNITED RAILROADS SAYS IT WILL CONTINUE THE CABLE

"Transit Tidings," the official publication of the United Railroads, announces that as the Supervisors have withheld their consent to overhead construction on Sutter street, the company "will promptly proceed to make its cable service the best cable service that engineering skill can devise." That means, no underground conduit for Sutter street.

SEAWALL BONDS ARE READY

Supreme Court Upholds their Legality, and the Harbor Commissioners Will Begin to Market them.

The Supreme Court of the State of California has upheld the legality of the $2,000,000 issue of bonds voted for the San Francisco seawall by the people of the State in the election of November, 1901.

The decision is the outcome of a friendly action brought by President Charles H. Spear and his colleagues of the State Board of Harbor Commissioners.

The Commissioners will immediately begin to place the bonds on the market.